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GPO Member Guide)

Rep. Frank A. LoBiondo (R-NJ)

House · Republican (most recent term) · NJ-2 · in Congress 1995–2019 ·
Bioguide ID L000554

Party history: R 1995–2019. Source: term data in unitedstates/congress-legislators (CC0);
party shown is as recorded per term there.

Estimated net worth (from public disclosures)

Estimate	Report year	Low	Mid	High
(a) Estimated net worth at the earliest available report (2013); the member entered office earlier, in 1995	2013	– \$964,925	\$130,036	\$1,224,997
(b) Latest net worth estimate	2017	– \$594,884	\$703,057	\$2,000,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2017 (4 years spanned)	2013–2017	– \$1,819,881	+\$573,021	+\$2,965,923

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): none for these two endpoints. **Included in the recommended dollar-gain ranking.**

Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2013	\$1,130,038	\$1,000,002	\$130,036	–\$964,925 ... \$1,224,997	computed
2014	\$1,338,553	\$1,000,002	\$338,552	–\$949,894 ... \$1,626,997	computed
2015	\$1,471,553	\$1,000,002	\$471,552	–\$876,894 ... \$1,819,997	computed
2016	\$1,409,553	\$1,000,002	\$409,552	–\$895,894 ... \$1,714,997	computed

2017	\$1,528,058	\$825,001	\$703,057	-\$594,884 ... computed \$2,000,998
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- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

Read this first. Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)
+3.5%

SIMPLE AVERAGE OF
YEARS
+3.6%

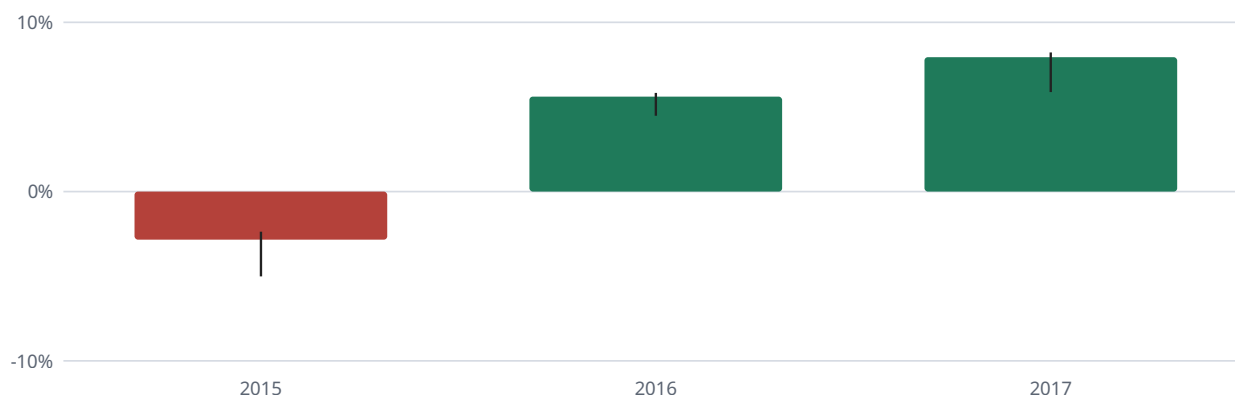
YEARS ESTIMATED
3

BEST / WORST
SINGLE YEAR
2017 +8%
2015 -3%

Reliability flags: few years (3).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +1.7% to +3.8%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year "strict envelope" column and the limitations.

Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

Year (t-1 → t)	Opening value (mid)	Closing value (mid)	Income (mid)	Buys (mid)	Sales (mid)	Est. gain	Same-position band	Strict envelope	Traced coverage	Status / flags
2013→2014	\$487,505	\$568,507	\$20,403	\$40,002	\$0	+12.6%	+11.8% ... +14.8%	-104% ... +129%	43%	excluded; not eligible: traced coverage 43% < 60%; many new/exited positions
2014→2015	\$1,009,532	\$952,531	\$20,302	\$0	\$8,000	-2.8%	-5.0% ... -2.4%	-131% ... +125%	75%	counted
2015→2016	\$1,439,551	\$1,321,548	\$30,202	\$8,000	\$176,510	+5.6%	+4.5% ... +5.8%	-134% ... +146%	98%	counted
2016→2017	\$1,018,550	\$969,046	\$10,402	\$0	\$120,008	+7.9%	+5.9% ... +8.2%	-152% ... +168%	72%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 40% of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-

engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as "insufficient data – scanned".

Report year	Doc ID	Type	Filed	Schedule A rows	Rows with unparsed value	Source (official filing) / SHA-256
2013	10003541	House annual	7/29/2014	80	0	10003541.pdf d860453821bbd2a00b69e5d94fa934b7eb62bc0bda6de10af31152bc4df8f4c9
2014	10008333	House annual	8/4/2015	108	0	10008333.pdf 41ac09da7a425ab82fe934411cfc2486c1c1b5936c3b5122c6b949759c44b00d
2015	10013350	House amendment	7/19/2016	109	0	10013350.pdf a95f1cb8851ababf0ee4572d32839dd6274f3b42ad547c351f7f2976b11830c6
2016	10016017	House annual	5/17/2017	114	0	10016017.pdf 3822933b29d56e1d48fea79baa3155b69f0d8d88d71bb128fb31b63242e14770
2017	10020985	House annual	5/7/2018	127	0	10020985.pdf 7abfad1fa445b55ae3f32bb6ffc24a2946e0024703e7d3fc0d9df720c3beb835

Largest movers 2014→2015

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo (IRA) ⇒ Pimco Unconstrained Bd Fund CI Inst'l (PFIUX)	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ Templeton Income Tr Global Bd Fd Advisor CI (TGBAX)	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ Southern Company (SO)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ Eaton Vance Corporation (EV)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ QUALCOMM Incorporated (QCOM)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Wells Fargo (IRA) ⇒ Harris Corporation (HRS)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ Lowe's Companies, Inc. (LOW)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0
Silver State Schools FCU (Savings #01)	SP	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$0

Largest movers 2015→2016

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo (IRA) ⇒ Wells Fargo Money Market	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
TD Bank (Checking #4009)	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Wells Fargo (IRA) ⇒ Lowe's Companies, Inc. (LOW)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ FactSet Research Systems Inc. (FDS)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ NextEra Energy, Inc. (NEE)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ Microsoft Corporation (MSFT)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ SCANA Corporation (SCG)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ General Mills, Inc. (GIS)	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo (IRA) ⇒ Wells Fargo Money Market [BA]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
TD Bank (Checking #4009) [BA]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Wells Fargo (IRA) ⇒ Southern Company (SO) [ST]	—	held	\$1,001 - \$15,000	None	\$0	\$0

Wells Fargo (IRA) ⇒ Harris Corporation (HRS) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ Lowe's Companies, Inc. (LOW) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Silver State Schools FCU (Savings #01) [BA]	SP	held	\$1,001 - \$15,000	None	\$0	\$0
Wells Fargo (IRA) ⇒ FactSet Research Systems Inc. (FDS) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000
Wells Fargo (IRA) ⇒ NextEra Energy, Inc. (NEE) [ST]	—	held	\$1,001 - \$15,000	\$1,001 - \$15,000	\$0	\$8,000

Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).
4. A year counts only if traced opening value ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than ±100%.
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.
- Asset values in an annual report are as of Dec 31 of the reporting year; the report year t-1→t covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

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Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.